



Deposit Visual Reference Guide

Effective April 1, 2011

Currency

Currency within a Strap

All Notes:

- All notes in a deposit must be clearly more than 50% of a note to receive credit. Currency is considered mutilated if a note is damaged to the extent that 50% or less of the note remains, or its condition is such that its value is questionable and special examination by trained experts at the [Bureau of Engraving and Printing \(BEP\)](#) (Off-site Link) is required before any exchange is made. The Federal Reserve DOES NOT accept deposits of mutilated currency.
- Unfit currency, currency that is not suitable for further circulation due to its physical condition (torn, dirty, limp, worn, or defaced), should be included in your regular deposit(s).
- Notes should be straightened, and all corners and edges should be aligned.

Denomination \$1-\$20

- Notes within the strap may be packaged without regard to direction or facing.

Correct



Notes within a strap can be arranged without regard to facing or direction.

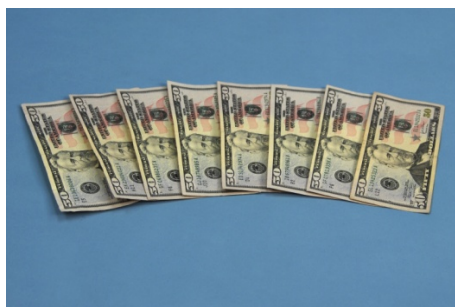
Incorrect

Photographic example not available.

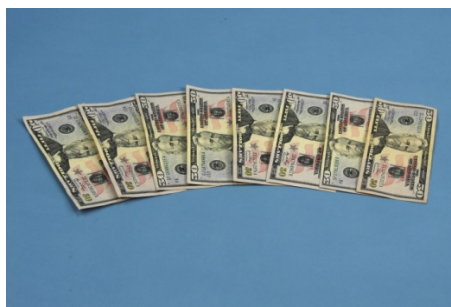
Denomination \$50-\$100

- Notes must face portrait side up.
- The face-forward orientation of the portrait may be right-side up or upside-down.

Correct



Notes within a strap must face portrait side up, but can be in one direction or in mixed directions.



Incorrect



All notes within the strap are not facing portrait side up.

Straps

- A strap is a package of 100 notes.
- All straps must contain 100 notes of the same denomination and must have only one band around them.
- Include only U.S. currency. Under no circumstances should coin or other valuables be included.
- All paper clips, staples and/or rubber bands must be removed.
- Sub-straps, which are a strap of 100 notes subdivided by multiple straps, are not permitted.
- Currency identified as mutilated or contaminated must NOT be included in same straps with fit currency (refer to [Cash Services Manual of Procedures](#) (PDF) for instructions on depositing mutilated and contaminated currency).

Correct



This strap is properly and neatly assembled and includes the teller's name or initials and date of verification.

Incorrect



This strap contains sub-straps, rubber bands and paper clips and does not include the teller's name or initials and date of verification.

Bands

- A band is a strip of paper material used to bind or hold together a strap.
- Each strap must be bound by only one band.
- Bands must be color-coded (along the edges) to conform to existing standards of the American Bankers Association ("ABA").
- Band material must be between 1.00 to 1.57 inches wide with an approximate weight of 100 g/sqm, made of paper and not synthetic materials.
- Bands should indicate the dollar amount of currency in the strap, the date of verification, and the initials or names of the persons who verified the strap.
- **Do not use brown paper bands, that is, those bands made of recycled stock paper, as they do not image well.** We strongly encourage the use of white paper bands to ensure information is clearly captured when imaged.
- The length of the band must be such that the band wraps the strap once with minimal overlap, so no loose flaps are remaining beyond the adhesive. Loose flaps cause processing machine jams.
- For correct placement of bank stamps refer to section "Stamps" below.

Correct



The strap has a single band of proper color-coding and material, and includes the teller's name or initials and date of verification. In addition, the band has no excess flap.

Incorrect



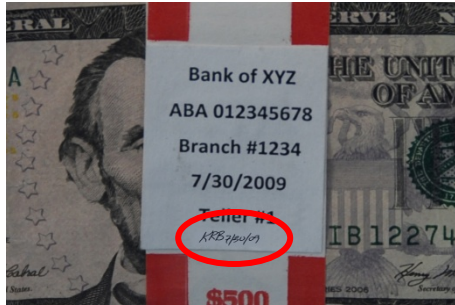
This band has excess flap.

Stamps

- Each band must be stamped with the following information:
 - Depository Institution's (DI's) name;
 - ABA routing number;
 - Four-digit endpoint number (branch number) of the depositing office (a band without an office identification number is deemed to be from a DI's head office).
- Use black ink on the stamp to help ensure good quality images.
- Use large and easy-to-read font on your stamp; and
- Refresh ink pads frequently.

All Notes

Correct

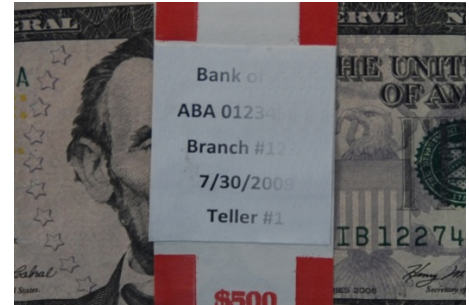


The stamp is in black ink, shows the required deposit information, and includes the teller's name or initials and date of verification.

Incorrect



The stamps show the use of red ink and a blurred stamp that is unreadable. In addition, both examples are missing the teller's name or initials and date of verification.



Denomination \$1-\$20

- The bank stamp on the band may be placed on either side of the strap, without regard to the portrait; however, straps within the bundle must be arranged such that all bank stamps face the same direction. (See pictures in Section "Straps within a Bundle.")

Correct



The bank stamp is placed on either side of the strap without regard to facing.

Incorrect

Photographic example not available.

Denomination \$50-\$100

- The bank stamp should be placed on the back outside of the band, not the portrait side.

Correct





The stamp is placed on the back outside of the band, not the portrait side.



Incorrect





The stamp is on the portrait side of the band.

Bundles	
All Notes	
<ul style="list-style-type: none"> • A bundle consists of 1,000 notes of the same denomination in ten equal straps of 100 notes each. • The bundle must not contain mixed denominations. • Straps must be bound together, for example, with two tight-fitting rubber bands or zip ties, such that the straps are securely held together but not so tight as to cause damage to the notes. 	
Denomination \$1-\$20	
<ul style="list-style-type: none"> • Deposit(s) must contain full bundles. 	
Denomination \$50-\$100	
<ul style="list-style-type: none"> • Deposit(s) may be in full straps or full bundles. 	
Correct	Incorrect
	
The bundle is properly and neatly prepared.	The bundle includes multiple rubber bands and straps, and the straps are bundled so tightly it is causing damage to the notes.

Straps within a Bundle	
Denomination \$1-\$20	

<ul style="list-style-type: none"> • Straps within the bundle must be arranged such that all bank stamps face the same direction. 	
Correct	Incorrect
	
All the stamps in the bundle face in the same direction.	The stamps in the bundle face in multiple directions.

Denomination \$50-\$100	
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<ul style="list-style-type: none"> • The bank stamp should be placed on the back outside of the band, not the portrait side. • The straps within the bundle must be arranged such that all bank stamps face the same direction. 	
Correct	Incorrect
	
The straps are arranged with all bank stamps in the same direction, with stamps on the back outside of the straps.	The bank stamps are on the portrait (wrong) side of the straps even though the straps are all arranged in the same direction.

Currency Bags/Containers

- Only clear plastic bags or clear plastic/metal containers may be used for deposits.
- Plastic bags must be at least 5 mils thick or the equivalent in strength and durability.
- A full bag must not contain more than 16 bundles of currency.
- The bags/containers of deposits must be securely sealed with a tamper evident seal, so that any unauthorized access is easily detected, and the bags must be free of holes and tears.
- The bags/containers must bear DI identification (logo and/or name).
- If using plastic seals, each bag should have a bag tag attached to the seal or within a compartment of the bag separate from the currency.
- The tag must indicate ABA number, bank/branch name, and dollar amount of the contents on each bag.
- The tag should indicate the bag number (e.g. "Bag ___ of ___").
- The bag tag should not be placed inside the bag.
- If using a large-capacity currency bag for a small deposit, please be sure to cinch or seal the bag in such a way to prevent tearing of the straps or breaking the bundles in transit.

Your servicing FRB may require you to include a deposit document or ticket with your deposit. Consult with your servicing FRB for specific policies and procedures.

Correct



The currency bag is properly labeled with a typed or handwritten DI identification and deposit information.

Incorrect



The currency bag contains loose notes/straps, or a small deposit is placed in a large bag with the tag inside the bag.



The currency bag is secure with a plastic seal, and the tag is attached to the seal. In addition, the currency bag is properly and tightly cinched based on the size of the deposit.



Small deposits are placed in large bags that are not cinched properly, and the tag is placed inside the bag.



The deposit is properly prepared and placed in a container and is securely sealed for delivery.

Photographic example not available.

Contaminated Currency

- The Federal Reserve DOES NOT accept deposits of contaminated currency without prior notification, which includes the nature of the contaminants, the general condition of the notes, and the details of the deposit.
- Contaminated currency is currency that has been damaged by or exposed to a contaminant to the extent that it cannot be processed under normal operating procedures without posing a health or safety risk.
- Contaminated currency must not be co-mingled with normal deposits and must have a separate deposit ticket with detailed breakdown.
- Deposits of contaminated currency must be double-bagged, and the word "CONTAMINATED" must be written in permanent marker and large letters on the outside of the outer currency bag.
- Deposits must be prepared by denomination, in straps of 100 notes and bundles of 10 straps, whenever possible. Less than 100 notes of a single denomination should be strapped and marked with a piece count and dollar amount.
- The notes may be stapled in a fan shape to expedite the piece-counting process.
- Your servicing FRB may require you to include a deposit document or ticket with your deposit. If required, do not place the ticket/document inside the currency bag. Place it on the outside of the bag or give to your armored carrier so they can deliver it to your servicing FRB along with your deposit. Consult with your servicing FRB for specific policies and procedures.

Review the [Contaminated Currency and Coin Policy](#) for complete details on handling contaminated currency and coin.

Correct



The contaminated deposit is properly prepared with double bags, separated from a normal deposit, and is marked with the word "contaminated."

Incorrect



The contaminated deposit is not double bagged or marked with the word "contaminated."

Examples of Contaminated Currency



This example shows currency contaminated with mold.



This example shows currency contaminated with blood.

Mutilated Currency

- The Federal Reserve DOES NOT accept deposits of mutilated currency.
- Mutilated currency is currency that has been damaged to the extent that one-half or less of the note remains, or its condition is such that its value is questionable and special examination by trained experts at the Department of the Treasury or the [Bureau of Engraving and Printing \(BEP\)](#) (Off-site Link) is required before any exchange is made.
- Mutilated currency must be sent directly to the BEP with a letter stating the estimated value of the currency and an explanation of how the currency became mutilated.
- Burnt currency that is clearly less than one-half a complete note and cannot be handled without compromising its integrity is considered mutilated currency.

You may call the BEP toll-free number, 1-866-575-2361, or visit the [BEP Web site](#) (Off-site Link) to obtain more information on shipping instructions for mutilated currency, and to see photographic examples of mutilated currency.

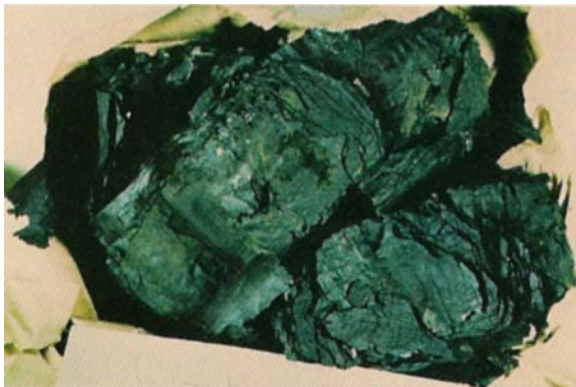
Examples of Mutilated Currency



This example shows buried currency.



This example shows chemically damaged currency.



This example shows burnt currency.



This example shows liquid damaged currency.

Coin

Coin Deposits

- When preparing a coin deposit, make sure to piece count and verify the coin and not mix coin of different denominations in the same bag. Bags found to have mixed denominations may be rejected by the Federal Reserve Office and returned to the depositor at their expense, or differences associated with these errors may be charged to the depositor.
- Susan B. Anthony, Native American and Presidential dollar coins may be bagged together, but they must be bagged separately from Eisenhower dollars.
- Sack loose coin by denomination in plastic or canvas bags.
- Deposits of boxed or wrapped coin are not accepted.
- If using canvas bags with a plastic/string tie and lead seals, attach the tags, showing the denomination, dollar amount, depositor's name, and four-digit endpoint number to the seal; do not place the tag inside the bag.
- If using plastic bags, each bag must have a label on the opposite side of the handle showing denomination, dollar amount, depositor's name and ABA with four-digit endpoint number.

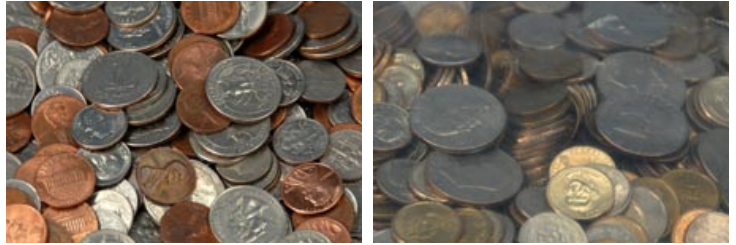
Your servicing FRB may require you to include a deposit document or ticket with your deposit. Consult with your servicing FRB for specific policies and procedures.

Correct



The canvas bag is correctly secured with a plastic seal and a correct color-coded tag, based on denomination, containing DI identification.

Incorrect



Different denominations of coin cannot be mixed in the same bag. For one dollar coins, Eisenhower dollars must be separated from all other dollar coins.



The plastic bag is correctly labeled with the DI identification and the correct color-coded tag, based on the denomination, with the dollar amount.



Rolled coin cannot be deposited.



The plastic bag is correctly labeled with the DI identification and the correct color-coded tag, based on the denomination, with the dollar amount.



Boxed coin cannot be deposited.

Plastic Coin Bags

- Coin deposits may be made in either traditional standard canvas bags with seals or clear plastic bags.
- Clear plastic bags must meet the following requirements:
 - Must possess a tamper-evident seal;
 - Reinforced handle able to withstand hang test with +100 lb. load;
 - Material must be 6.5-mil gauge;
 - Size must approximate that of standard canvas bag;
 - Contents must be clearly visible through the packaging material; and
 - Each bag must have a label on the opposite side of the handle showing the denomination, dollar amount, depositor's name, and ABA routing number (with four-digit branch code).

Correct



The plastic bags are stacked on the pallet with all labels facing out.

Incorrect



The plastic bags are stacked on the pallet with all labels facing inward.

Canvas Coin Bags

- Canvas bags must meet the following requirements:
 - Each canvas bag must have a color-coded tag, in accordance with the ABA standards based on denomination;
 - The tag must contain the denomination, dollar amount, depositor's name and ABA routing number with four-digit branch identifier; and
 - A tamper-evident seal with the depositor's identification must be used.
 - Bags should not be torn or damaged.
- If depositing in pallets, bags should be neatly stacked.

Correct



The canvas bags are stacked on the pallet with all labels facing out.

Incorrect



The canvas bags are stacked on the pallet with all labels facing inward and some bags show evidence of holes and tears.

Mutilated Coin

- The Federal Reserve DOES NOT accept deposits of mutilated coin.
- Coin classified as mutilated should be forwarded directly to the U.S. Mint (for the address, refer to the [Cash Services Manual of Procedures](#) (PDF)).
- Mutilated coin is not redeemable at face value; it is redeemable only at its bullion (metal) value as established by the Director of the U.S. Mint.

Example of Mutilated Coin



This example shows mutilated coin.

Contaminated Coin

- The Federal Reserve DOES NOT accept deposits of contaminated coin.
- Contaminated coin must be decontaminated per the guidelines established by the Center for Disease Control (CDC) for decontamination of "Other Household Surfaces and Items."
- If you want to deposit the coin after decontamination, contact the Federal Reserve for further instructions.
- Review the [Contaminated Currency and Coin Policy](#) for complete details on handling contaminated coin items.

Example of Contaminated Coin

Photographic example not available.